Canada Pension Plan/Old Age Security
Quarterly Report – Monthly Amounts and Related Figures
From July to September 2018

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)

Type of benefit	New benefits Maximum amount, 2018		Number of benefits March 2018		Amounts paid March 2018	
	CPP	QPP	CPP	QPP	CPP (in millions)	QPP (in millions)
Retirement (at age 65)	$1,134.17	$1,134.17	5,118,650	1,856,128	$2,949.7	$953.0
Post - Retirement Benefit (CPP) (at age 65)*	$28.35	Not applicable	2,682,618	Not applicable	$35.1	Not applicable
Retirement Pension Supplement (QPP)*	Not applicable	$21.58	Not applicable	620,351	Not applicable	$16.8
Disability	$1,335.83	$1,335.80	338,714	62,427	$310.2	$63.7
Survivor – younger than 65	$614.62	(see Note 1)	218,549	64,292	$88.2	$45.2
Survivor – 65 and older	$680.50	$680.50	897,510	306,257	$284.0	$98.1
Total – Survivor benefits**	Not applicable	Not applicable	**1,116,059**	**370,549**	**$372.2**	**$143.3**
Children of disabled contributor	$244.64	$77.67	83,696	6,790	$20.5	$0.8
Children of deceased contributor	$244.64	$244.64	62,906	12,538	$15.4	$3.2
Death (one-time payment)	$2,500.00	$2,500.00	13,422	4,275	$30.8	$10.6
Total – CPP/QPP benefits**	Not applicable	Not applicable	**6,733,447**	**2,312,707**	**$3,733.9**	**$1,191.4**
Combined benefits						
• Survivor/retirement (retirement at 65)	$1,134.17	$1,134.17	846,718	272,373	$699.1	$202.1
• Survivor/disability	$1,335.83	Not applicable	14,170	1,989	$14.9	$2.3
Total – Combined benefits**	Not applicable	Not applicable	**860,888**	**274,362**	**$714.0**	**$204.4**

*Each year a valid contribution is made to the CPP while a retirement pension is being received, the person becomes eligible for a post-retirement benefit (PRB) in January of the following year and thus can receive more than one PRB. Since the PRB is a supplementary benefit which enhances the retirement benefit, the number of PRBs is not included in the total CPP benefits. This exclusion applies to the Retirement Pension Supplement for the total QPP benefits.
**Total may not add up due to rounding.

Disability and survivor amounts

	Flat amount	Earnings-related portion	Total
CPP disability benefit	$485.20	$850.63	**$1,335.83**
CPP survivor benefit – younger than 65	$189.31	$425.31	**$614.62**
QPP disability benefit	$485.17	$850.63	**$1,335.80**
Note 1: Details of QPP benefits			
QPP survivor benefit – younger than 45			
• Not disabled, no child	$124.26	$425.31	**$549.57**
• Not disabled, with child	$450.49	$425.31	**$875.80**
• Disabled	$485.17	$425.31	**$910.48**
QPP survivors – age 45 to 64	$485.17	$425.31	**$910.48**

Calculation of CPP maximum monthly amounts for new benefits

Retirement: 25% of 1/12 of the average year's maximum pensionable earnings (YMPE) for the last five years
Disability: (retirement x 0.75) + flat amount ($485.20)
Survivor:
- younger than 65: (retirement x 0.375) + flat amount ($189.31)
- 65 and older: retirement x 0.60

Post Retirement: 1/40 of the retirement benefit

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Old Age Security (OAS)

Type of benefit	July to September 2018			March 2018	
	Maximum amount[1]	Income level cut-off[2]	Income level cut-off for top-ups[2]	Number of benefits	Amount paid (in millions)
Old Age Security pension (at age 65)[3,4]	$596.67	Not applicable	Not applicable	6,088,484	$3,376.5
Guaranteed Income Supplement (GIS)					
• Single person who receives an OAS pension	$891.18	$18,096	$8,672	1,176,565	$673.4
• Spouse/common-law partner of someone who:					
• does not receive an OAS pension	$891.18	$43,392	$17,344	96,590	$52.3
• receives an OAS pension	$536.48	$23,904	$7,840	649,345	$220.9
• is an Allowance recipient	$536.48	$43,392	$7,840	50,671	$23.4
Total – GIS[5]	Not applicable	Not applicable	Not applicable	1,973,171	$970.1
Allowance	$1,133.15	$33,456	$7,840	50,664	$24.7
Allowance for the Survivor	$1,350.74	$24,360	$8,672	22,886	$16.3
Total – Allowance and Allowance for the Survivor[5]	Not applicable	Not applicable	Not applicable	73,550	$41.1

[1] The maximum amount includes the top-ups for the GIS and the Allowances.

[2] The income level cut-offs do not include the OAS pension and the first $3,500 of employment income.

[3] The OAS pension repayment range in 2018 is from $75,910 to $123,302.

[4] Individuals can defer receiving the OAS pension beyond age 65 in exchange for a higher pension. The monthly OAS pension is increased by 0.6% for every month it is delayed up to a maximum of 36% at age 70.

[5] Total may not add up due to rounding.

Other CPP/QPP figures

	CPP	QPP
Year's maximum pensionable earnings (YMPE) (2018)	$55,900.00	$55,900.00
Year's basic exemption (2018)	$3,500.00	$3,500.00
Employee/employer maximum contribution	(4.95%) $2,593.80	(5.4%) $2,829.60
Self-employed maximum contribution	(9.9%) $5,187.60	(10.8%) $5,659.20
Account balance (September 2017)	$331,186 million	$51,051 million
Contributions (2016–2017)	$46,966 million	$13,900 million
Number of contributors (2015)	14.0 million	(estimated) 4.1 million
Indexation rate (January 2018)	1.5%	1.5%

OAS and CPP/QPP forecasted expenditures, 2018-19 (in millions)

OAS	CPP	QPP
$53.6	$47.2	$14.9